## Case 20-10638-elf Doc 19 Filed 04/11/20 Entered 04/12/20 00:53:34 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Khalid Mulusa Rajab Debtor Case No. 20-10638-elf Chapter 13

#### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: Belinda Page 1 of 3 Date Rcvd: Apr 09, 2020 Form ID: 309I Total Noticed: 59

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 11, 2020.
db
                   +Khalid Mulusa Rajab,
                                                 300 Golf Road,
                                                                    Darby, PA 19023-1319
                                                Dallas, TX 75261-9001
                              Pob 619001,
14460977
                   +Aafcu,
                                                 Sioux Falls, SD 57117-6497
14460988
                              Po Box 6497.
                   +Cbna,
                                               1453 Beers School, Coraopolis, PA 15108
14460989
                    Clearview Federal Cu,
14460990
                   +Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
                    Elan Fin Svc, Cb Disputes, Saint Louis, MO 63166
14460991
                    Elan Fin Svc, CD DISPUTES, Emergency Care Service of PA, P.C., PO Box 1123, Minneapolis, MN 55470-1125

Robert J. Crawley, Esquire, 1835 Market Street,
14485274
14472505
                   +Franklin Mint Federal Credit Union,
                   +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
14461004
                   +Ok Student Loan Author, 525 Central Park Drive, Oklahoma City, OK 73105-1723
14461007
                   +Police &fire, 901 Arch Street, Philadelphia, PA 19107-2404

+Police and Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495

+Police and Fire Federal Credit Union, Greenwood One, 3333 Street F
14461014
14461017
14479926
                                                                                           3333 Street Road,
                     Bensalem, PA 19020-2022
                   +Simmons Bank, P.o.b 6609, Pine Bluff, AR 71611-6609
+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14461026
14490172
14461037
                    Wffnb/raymour & Faniga, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
14460985
                    bli rentals, p.o box 66801, emporia, KS 66801
                   +borough of darby, p.o box 604, media, PA 19063-0604
+fafsa, P.O. Box 7652, london, KY 40742-7652
14460986
14460993
                    home deport, p.o box 182676, columbus, OH 43218-2676 hrrg, p.o box 8486, coral springs, FL 33075-8486
14460998
14460999
14461002
                    +katzkin, 6868 w. acco street, montebello, CA 90640-5441 labcorp of american, p.o box 2240, burlington, NC 27216-2240
                   +katzkin,
14461003
14461005
                   +monarch recovery management, p.o box 986, bensalem, PA 19020-0986
                   +mrrslc, p.o box 1391, media, PA 19063-8391
+paypal, p.o box 986, bensalem, PA 19020-0986
pffcu, p.o box 37603, philadelphia, PA 19101-0603
14461006
14461011
14461012
                    school taxes, p.o box 8205, philadelphia, PA 19170-8205 simmons bank, p.o box 6609, pine bluff, AZ 71611-6609
14461024
                    simmons bank, p.o box 6609, pine bluff, AZ 71611-6609
unemployment center, p.o box 67503, harrisburg, PA 17106-7503
14461025
14461035
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: BrianEvesLaw@gmail.com Apr 10 2020 04:49:33 BRIAN C. EVES,
                     Law Offices of Brian C. Eves, P.O. Box 0713, New Hope, PA 18938-0713
                   +E-mail/Text: bncnotice@ph13trustee.com Apr 10 2020 04:51:50
                                                                                                    WILLIAM C. MILLER, Esq.,
tr
                    Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
E-mail/Text: megan.harper@phila.gov Apr 10 2020 04:51:25 City of
                                                                                             City of Philadelphia,
smg
                     City of Philadelphia Law Dept.,
                                                               Tax Unit/Bankruptcy Dept,
                                                                                                  1515 Arch Street 15th Floor,
                     Philadelphia, PA 19102-1595
                   +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 10 2020 04:50:58
smg
                                                                                                               U.S. Attorney Office,
                   c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 10 2020 04:50:38 United States Trustee,
ust
                    Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, EDI: PHINAMERI.COM Apr 10 2020 08:13:00 Americredit Financia
                                                                                                        Philadelphia, PA 19106-2908
                                                                          Americredit Financial Services, Inc.,
14473904
                     Dba GM Financial, P.O Box 183853, Arlington, TX 76096
                   +E-mail/Text: backoffice@affirm.com Apr 10 2020 04:51:59
14460978
                     650 California St Fl 12, San Francisco, CA 94108-2716
                    E-mail/PDF: resurgentbknotifications@resurgent.com Apr 10 2020 04:48:51
14491660
                     Ashley Funding Services, LLC,
Greenville, SC 29603-0587
                                                            Resurgent Capital Services, PO Box 10587,
                   +EDI: TSYS2.COM Apr 10 2020 08:13:00
14460984
                                                                      Barclays Bank Delaware, P.o. Box 8803,
                   Wilmington, DE 19899-8803
+EDI: AIS.COM Apr 10 2020 08:13:00
Oklahoma City, OK 73118-7901
14481111
                                                                   Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
14460987
                   +EDI: CAPITALONE.COM Apr 10 2020 08:13:00
                                                                           Capital One Bank Usa N, Po Box 30281,
                     Salt Lake City, UT 84130-0281
14460995
                    E-mail/Text: MemberSolutionsEmailGroup@fmfcu.org Apr 10 2020 04:49:37
                                                                                                                 Franklin Mint Fcu Il,
                    5 Hillman Drive, Chadds Ford, PA 19317
E-mail/Text: MemberSolutionsEmailGroup@fmfcu.org Apr 10 2020 04:49:37
14460994
                     5 hillman drive ste 100, chadds ford, PA 19317
                    EDI: IRS.COM Apr 10 2020 08:13:00
14461000
                                                                  Internal Revenue Service, PO Box 7346,
                   Philadelphia, PA 19101-7346
+EDI: MID8.COM Apr 10 2020 08:13:00 Midland Credit Management, Inc., PO Box 2011,
14485508
                     Warren, MI 48090-2011
14465887
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2020 04:50:28
                     Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,
                     Harrisburg PA 17128-0946
14486084
                    EDI: Q3G.COM Apr 10 2020 08:13:00
                                                                  Quantum3 Group LLC as agent for,
                   Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788 +E-mail/Text: consumerlending@sunfcu.org Apr 10 2020 04:50:54 Sun Federal Credit Uni,
14461028
                     1627 Holland Rd, Maumee, OH 43537-1622
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## Case 20-10638-elf Doc 19 Filed 04/11/20 Entered 04/12/20 00:53:34 Desc Imaged Certificate of Notice Page 2 of 5

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District/off: 0313-2
                               User: Belinda
                                                             Page 2 of 3
                                                                                           Date Royd: Apr 09, 2020
                               Form ID: 309I
                                                             Total Noticed: 59
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
14461029
                +EDI: RMSC.COM Apr 10 2020 08:13:00
                                                          Syncb/care Credit, C/o Po Box 965036,
                 Orlando, FL 32896-0001
                +EDI: RMSC.COM Apr 10 2020 08:13:00
14461030
                                                          Syncb/lumber Liquidato,
                                                                                   C/o Po Box 965036,
                 Orlando, FL 32896-0001
                +EDI: RMSC.COM Apr 10 2020 08:13:00
14461031
                                                                      Po Box 965005,
                                                                                        Orlando, FL 32896-5005
                                                          Syncb/ppc,
               +EDI: RMSC.COM Apr 10 2020 08:13:00
                                                          Synchrony Bank, c/o PRA Receivables Management, LLC,
14492534
                 PO Box 41021, Norfolk VA 23541-1021
               +EDI: AIS.COM Apr 10 2020 08:13:00
14467240
                                                        T Mobile/T-Mobile USA Inc,
                by American InfoSource as agent, 4515\ \mathrm{N} EDI: TDBANKNORTH.COM Apr 10 2020 08:13:00
                                                       4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14461032
                                                                Td Bank N.a.,
                                                                                 Po Box 219,
                                                                                              Lewiston, ME 04243
14461034
                EDI: TFSR.COM Apr 10 2020 08:13:00
                                                         toyota financial services, p.o box 5855,
                 carol stream, IL 60197-5855
                +EDI: CITICORP.COM Apr 10 2020 08:13:00
14461033
                                                              Thd/cbna,
                                                                          Po Box 6497,
                 Sioux Falls, SD 57117-6497
14460992
                EDI: USBANKARS.COM Apr 10 2020 08:13:00
                                                               Elan Financial Service, Po Box 108,
                 Saint Louis, MO 63166
               +EDI: BLUESTEM Apr 10 2020 08:13:00
Saint Cloud, MN 56303-0820
14461036
                                                         Webbank/fingerhut, 6250 Ridgewood Road,
14460997
                EDI: PHINAMERI.COM Apr 10 2020 08:13:00
                                                               gm financial, p.o box 183834,
                 arlington, TX 76096-3834
                                                                                                TOTAL: 29
           ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
               +WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
atv*
                Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
smg*
                 Harrisburg, PA 17128-0946
                +Affirm Inc,
                              650 California St Fl 12,
14460979*
                                                            San Francisco, CA 94108-2716
14460980*
               +Affirm Inc,
                               650 California St Fl 12,
                                                            San Francisco, CA 94108-2716
                               650 California St Fl 12,
14460981*
               +Affirm Inc,
                                                            San Francisco, CA 94108-2716
14460982*
               +Affirm Inc,
                               650 California St Fl 12,
                                                            San Francisco, CA 94108-2716
14460983*
                               650 California St Fl 12,
                                                            San Francisco, CA 94108-2716
                +Affirm Inc,
14460996*
               ++FRANKLIN MINT FCU ERIN MOORE,
                                                 ATTN MEMBER SOLUTIONS,
                                                                            5 HILLMAN DRIVE,
                                                                                                SUITE 100,
                 CHADDS FORD PA 19317-9752
                (address filed with court: Franklin Mint Fcu Il,
                                                                      5 Hillman Drive,
                                                                                          Chadds Ford, PA 19317)
               +Ok Student Loan Author,
+Ok Student Loan Author,
                                           525 Central Park Drive,
525 Central Park Drive,
14461008*
                                                                      Oklahoma City, OK 73105-1723
                                                                       Oklahoma City, OK 73105-1723
14461009*
                                            525 Central Park Drive,
14461010*
               +Ok Student Loan Author,
                                                                       Oklahoma City, OK 73105-1723
                                                     Philadelphia, PA 19107-2404
14461015*
               +Police &fire, 901 Arch Street,
                                 901 Arch Street,
                                                     Philadelphia, PA 19107-2404
14461016*
               +Police &fire,
                                        901 Arch Street,
14461018*
               +Police And Fire Fcu,
                                                            Philadelphia, PA 19107-2495
14461019*
               +Police And Fire Fcu,
                                         901 Arch Street,
                                                             Philadelphia, PA 19107-2495
                                         901 Arch Street,
                                                             Philadelphia, PA 19107-2495
14461020*
               +Police And Fire Fcu,
               +Police And Fire Fcu,
14461021*
                                         901 Arch Street,
                                                             Philadelphia, PA 19107-2495
                                                            Philadelphia, PA 19107-2495
Philadelphia, PA 19107-2495
14461022*
               +Police And Fire Fcu,
                                         901 Arch Street,
14461023*
               +Police And Fire Fcu,
                                         901 Arch Street,
               +Simmons Bank, P.o.b 6609, Pine irs, irs, fresno, CA 93888-0419
                                 P.o.b 6609,
                                                 Pine Bluff, AR 71611-6609
14461027*
14461001*
                         p.o box 37603,
14461013*
                pffcu,
                                           philadelphia, PA 19101-0603
                                                                                               TOTALS: 0, * 22, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2020 Signature: <u>/s/Joseph Speetjens</u>

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

# Case 20-10638-elf Doc 19 Filed 04/11/20 Entered 04/12/20 00:53:34 Desc Imaged Certificate of Notice Page 3 of 5

District/off: 0313-2 User: Belinda Page 3 of 3 Date Rcvd: Apr 09, 2020

Form ID: 309I Total Noticed: 59

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2020 at the address(es) listed below:

BRIAN C. EVES on behalf of Debtor Khalid Mulusa Rajab BrianEvesLaw@gmail.com
CORINNE SAMLER BRENNAN on behalf of Creditor Franklin Mint Federal Credit Union
cbrennan@klehr.com, swenitsky@klehr.com

MARTIN A. MOONEY on behalf of Creditor TD BANK, N.A. lgadomski@schillerknapp.com, kcollins@schillerknapp.com

ROBERT J. CRAWLEY on behalf of Creditor Franklin Mint Federal Credit Union rcrawley@klehr.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

## Case 20-10638-elf Doc 19 Filed 04/11/20 Entered 04/12/20 00:53:34 Desc Imaged Certificate of Notice Page 4 of 5

Information to identify the case:					
Debtor 1	Khalid Mulusa Rajab	Social Security number or ITIN xxx-xx-1903			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN			
		Social Security number or ITIN			
	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/31/20			
Case number: 2	0-10638-elf				

### Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Khalid Mulusa Rajab			
2.	All other names used in the last 8 years				
3.	Address	300 Golf Road Darby, PA 19023			
4.	<b>Debtor's attorney</b> Name and address	BRIAN C. EVES Law Offices of Brian C. Eves	Contact phone 215 200-6389		
		P.O. Box 0713 New Hope, PA 18938–0713	Email: BrianEvesLaw@gmail.com		
	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee	Contact phone 215-627-1377		
		P.O. Box 1229 Philadelphia, PA 19105	Email: ecfemails@ph13trustee.com		
I á t	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M.		
		Philadelphia, PA 19107	Contact phone (215)408–2800		
			Date: 4/9/20		
**/	**AMENDED MEETING NOTICE DUE TO CHANGE IN LOCATION**				

For more information, see page 2

Debtor Khalid Mulusa Rajab Case number 20–10638–elf

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 27, 2020 at 09:30 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/31/20	
receive these documents and any required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	a complaint if you want to have a particular debt excepted from cunder 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/10/20	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/29/20	
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a ebtor filed. ner they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$333.88 The hearing on confirmation will be held on: 4/21/20 at 10:00 AM, Location: Courtroom #1, 900 Market Street,	·	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt.  www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	